



2935534 McCarley

Due Date	Date	Amount	Late fee	Late fees	Interest	Principal	Advances	Principal	Unapplied	Fees	Comments
Processed	Received	Assessed	paid					Balance	funds		
Jun-00	6/26/2000	\$ 290.51			\$ 263.78	\$ 26.73		\$ 26,400.00			
Jul-00	8/1/2000	\$ 290.51			\$ 263.51	\$ 27.00		\$ 26,346.27			
Aug-00	8/16/2000	\$ 290.51	\$ 14.53		\$ 263.24	\$ 27.27		\$ 26,346.27			
Sep-00	9/15/2000	\$ 290.51	\$ 14.53		\$ 262.97	\$ 27.54		\$ 26,319.00			
Oct-00	10/12/2000	\$ 305.04	\$ 14.53	\$ 14.53	\$ 262.70	\$ 27.81		\$ 26,263.65			
Nov-00	11/15/2000	\$ 305.04	\$ 14.53		\$ 262.42	\$ 28.09		\$ 26,235.56			
Nov-00	12/15/2000	\$ 309.49	\$ 14.53	\$ 18.98	\$ 262.14	\$ 28.37		\$ 26,207.19			
Dec-00	1/15/2001	\$ 309.49			\$ 262.14	\$ 28.37		\$ 26,235.56			
Dec-00	2/18/2001	\$ (290.51)			\$ (262.14)	\$ (28.37)		\$ 26,235.56			
Nov-00	2/18/2001	\$ (309.49)		\$ (18.98)	\$ (262.14)	\$ (28.09)		\$ 26,235.56			
Nov-00	2/14/2001	\$ 290.51			\$ 262.42	\$ 28.09		\$ 26,235.56			
Dec-00	2/14/2001	\$ 329.49		\$ 38.98	\$ 262.14	\$ 28.37		\$ 26,207.19			
Jan-01	2/15/2001	\$ 309.65	\$ 14.53		\$ 261.85	\$ 28.66		\$ 26,178.53			
Apr-01	3/15/2001	Deferred payments to 4/01			\$ 261.57	\$ 28.94		\$ 26,149.59			
Apr-01	4/4/2001	\$ 27.00		\$ 19.14	\$ 261.57	\$ 28.94		\$ 26,178.53		\$ 27.00	paid to bad check fees
May-01	4/4/2001	\$ 273.35			\$ 261.57	\$ 28.94		\$ 26,178.53			paid to deferred interest
Jun-01	5/11/2001	\$ 290.51	\$ 14.53		\$ 261.57	\$ 28.94		\$ 26,149.59			
Jul-01	7/9/2001	\$ 305.04	\$ 14.53	\$ 14.53	\$ 261.28	\$ 29.23		\$ 26,120.36			
Aug-01	8/15/2001	\$ 290.51	\$ 14.53		\$ 260.99	\$ 29.52		\$ 26,090.84			
Aug-01	9/4/2001	\$ 290.51			\$ 260.69	\$ 29.82		\$ 26,061.02			
Sep-01	9/21/2001	\$ 290.51	\$ 14.53		\$ 260.39	\$ 30.12		\$ 26,030.90			
Oct-01	10/15/2001	\$ 290.51			\$ 260.09	\$ 30.42		\$ 26,000.49			
Nov-01	11/15/2001				\$ 259.79	\$ 30.72		\$ 25,969.76			force placed insurance
Dec-01	12/15/2001	\$ 290.51	\$ 14.53		\$ 259.79	\$ 30.72		\$ 25,969.76			
Dec-01	12/28/2001	\$ 290.51			\$ 259.79	\$ 30.72		\$ 25,969.76			
Dec-01	1/15/2002	\$ 290.51	\$ 14.53		\$ 259.79	\$ 30.72		\$ 25,969.76			
Dec-01	1/28/2002	\$ 290.51			\$ 259.79	\$ 30.72		\$ 25,969.76			

500 DEFERRAL LETTER

PLAINTIFF Exhibit
4 (4 pages)

P8711-450
REQ BY CPI

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 11/02/02
PAGE 01

GEORGE MCCARLWY
211 CHESTNUT ST
ROANOKE

AL 36274

PER YOUR REQUEST, ENCLOSED IS
YOUR LOAN ACTIVITY STATEMENT.
SHOULD YOU REQUIRE FURTHER
ASSISTANCE, PLEASE CALL OUR
CUSTOMER SERVICE DEPARTMENT
AT: 1-800-333-7023.

***** CURRENT ACCOUNT INFORMATION *****						
LOAN NUMBER	DATE PAYMENT DUE	TOTAL PAYMENT AMOUNT	PRINCIPAL & INTEREST PAYMENT	LOAN INTEREST RATE	CURRENT PRINCIPAL BALANCE	ESCROW BALANCE
2935534	10-05-02	315.64	290.51	11.99000	25,811.48	241.91-

***** ACTIVITY FOR PERIOD 01-01-02 - 11-02-02 *****						
PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION		EFFECTIVE DATE OF TRANSACTION	
TRANSACTION AMOUNT	PRIN PD/ BALANCE	INTEREST	ESCROW PD/ BALANCE	OTHER AMOUNT	CODE/DESCRIPTION	
10-15-02	10-02	153	LATE CHARGE ASSESSMENT			
0.00	0.00	0.00	0.00	14.53-1	LATE CHARGE	
08-12-02	09-02	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	0.00	9.49-	9.49	
08-12-02	09-02	172	PAYMENT			
300.00	32.29	258.22	9.49			
	25,811.48		241.91-	NEW PRINCIPAL/ESCROW BALANCES		
08-12-02	09-02	172	PAYMENT			
29.70	0.00	0.00	0.00	29.70 2	BAD CHECK FEE	
08-12-02	08-02	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	25.13-	25.13		
08-12-02	08-02	172	PAYMENT			
460.54	31.97	258.54	25.13	145.10 1	LATE CHARGE	
	25,843.77		251.40-	NEW PRINCIPAL/ESCROW BALANCES		
08-12-02	08-02	172	PAYMENT			
490.64-	0.00	0.00	0.00	490.64-		
08-12-02	08-02	172	PAYMENT			
300.00	0.00	0.00	0.00	300.00		
07-30-02	00-00	630	ATTORNEY ADVANCE DISBURSEMENT			
450.00	0.00	0.00	0.00			
07-12-02	08-02	143	ADJUSTMENT			
0.00	0.00	0.00	0.00			
DUE DATE ADJ OLD: 01-05-03 NEW: 08-05-02						
07-05-02	00-00	710	ATTORNEY ADVANCE REPAYMENT			
125.00	0.00	0.00	0.00			
07-05-02	02-02	168	REPAY OF ESCROW ADVANCE			
0.00	0.00	0.00	25.13-	25.13		

CV-0091-MEF
00145

LNH 2939534 GEORGE MCCARLEY 211 CHESTNUT ST MOANOKE AL 36274
 1ST MTGE PRIN 2ND MTGE PRIN ESC BAL REST ESC SUSPENSE ADV BAL REPL RES HUD BAL LC BAL INT DUE DUE DATE MOD PRT OF M
 25,969.76 .00 .00 .00 .00 280.51 216.00 .00 .00 58.12 .00 12-05-01 .00 32 0
 P & I 1ST P&I 2ND CO TAX CITY TAX SAZ INS M I P WEN ESC A & H LIFE MISC REP RES TOT PAYMT INT RATE DT AM
 280.51 .00 .00 .00 .00 .00 .00 .00 0 .00 0 .00 0 .00 335.18 .1199000 3 9
 OVER/SHORT AMT 44.67
 1ST ORIG MTG 2ND ORIG MTG PAID BAL SEG INT IND CAP FLAG MTGR SHN DEF INT BAL PRIOR YR PPD INT PPD INT IND GPM ORG
 26,400 0 26,263.65 2 416 76 2214 0.00 0.00 0 0
 ASSUM-DT XFER-DEED FQA-SEC/NUM LIP PAYOFF FC-TRK-SW YE-ACQ-RPT/DATE SALE-ID EXEMPT FLAG-LN PMT-OPT CALC-METH ELOC ENKRFY CH/DT
 12-05-00 05-18-00
 PMT PERIOD 1998-DET-HIST POINTS-PAID/RPTG YR SUPPR-MICH-STMT DI-NOT-RPT-YR REAS CAUS RI-MDR-SN 1ST-DUE-DT REQ STAT/COMPL DT
 12 N .00 Y 06-00
 IOE CREDIT YTD/W-M SN/W-M BALANCE IOE CREDIT YTD/W-M SN/W-M BALANCE CONSTR CD NO PURGE FLAG/YR ENKRFY STAT LAST DEF DUE
 .00 .00 .00 05-20
 REC CORP ADV BAL 3RD REC CORP ADV BAL FORECL WKST CODE/REINSTATE DATE INIT ESC STMT CODE / DATE LOSS MIT STATUS/COMPL DATE
 .00 .00 05-18-00
 DUE PROC TP SQ AMOUNT PRINCIPAL PRINCIPAL INTEREST ESCROW ESCROW ADVANCE STATUS STATUS UNEARNED OTHER GFD
 DATE DATE TR NO RECEIVED PAID BALANCE PAID PAID BALANCE BALANCE AMOUNT BALANCE INT-BAL. AMOUNTS DCT
 BAL-FND
 11-00 01-15 1 52 1 .00 .00 26263.65 .00 .00 .00 .00 .00 .00 .00 14.63- 11
 11-00 01-29 1 72 1 600.00 28.09 26235.56 262.42 .00 .00 .00 .00 .00 .00 18.98 11
 12-00 01-29 1 72 2 .00 28.37 26207.19 262.14 .00 .00 .00 .00 .00 .00 01-29-01 L
 14.23 AA
 12-00 02-08 1 48 1 .00 28.37- 26235.56 262.14- .00 .00 .00 .00 .00 .00 01-29-01 L
 14.21 AA
 11-00 02-08 1 48 2 .00 28.09- 26263.65 262.42- .00 .00 .00 .00 .00 .00 14.21-AA
 14.21-AA
 11-00 02-14 1 73 1 581.02 28.09 26235.56 262.42 .00 .00 .00 .00 .00 .00 14.23-AA
 14.23-AA
 12-00 02-14 1 73 2 .00 28.37 26207.19 262.14 .00 .00 .00 .00 .00 .00 02-14-01 L
 14.23 AA
 01-01 02-14 1 73 3 38.98 .00 26207.19 .00 .00 .00 .00 .00 .00 02-14-01 L
 14.21 AA
 38.98 11
 BATCH 516 EDIT-SEQ 168307
 00 .00 .00 .00
 MPL-ID SNON
 BATCH 516 EDIT-SEQ 168307
 00 .00 .00 .00
 REV-CD T1
 BATCH 593 EDIT-SEQ 031151
 00 .00 .00 .00
 REV-CD T1
 BATCH 593 EDIT-SEQ 031151
 00 .00 .00 .00
 BATCH 402 EDIT-SEQ 179414
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 BATCH 402 EDIT-SEQ 179414
 00 .00 .00 .00

APPENDIX
B

HOUSEHOLD



DATE 8/11/2004
PAGE 1
LOAN NUMBER 2935534

MORTGAGOR MAILING ADDRESS
GEORGE MCCARLEY

211 CHESTNUT ST

ROANOKE AL 36274
PROPERTY ADDRESS
211 CHESTNUT ST

ROANOKE AL 36274

PAYMENT INFORMATION		ORIGINAL INFORMATION		YEAR-TO-DATE	
P&I PAYMENT	290.51	ORIG BAL	26,400.00	INT PAID	0.00
ESCROW	0.00	ORIGINAL RATE	11.990	NEG AMORT	0.00
OPTIONAL INS	0.00	LOAN TERM	240	TAX PAID	0.00
BUYDOWN	0.00	FIRST DUE DATE	06/05/00	INT ON ESCROW	0.00
ASSISTANCE AMT	0.00	LOAN TYPE	CONV		
ANCILLARY	25.13	CURRENT RATE	11.990		
TOTAL PAYMENT	315.64				
UNAPL FUNDS	0.00	NEXT DUE DATE	11/05/02	UNCOLLECTED BALANCES	
		PAID TO DATE	10/05/02	LATE CHARGES	14.53
				FEES	4,262.30
				INTEREST	0.00

DETAIL BY TRANSACTION						
EFF DATE	TOTAL AMT	PRIN AMT	ESCROW AMT	FEE AMT	DESCRIPTION	
PD TO DT	UNAPPLIED AMT	INT AMT	OPT AMT	LT CHG	PRIN BAL AFT	
09/04/01 —	290.51	29.82	0.00	0.00	REG PAYMENT	
08/01	0.00	260.69 1	0.00	0.00	26061.02	
10/01/01 —	290.51	30.12	0.00	0.00	REG PAYMENT	
09/01	0.00	260.39 2	0.00	0.00	26030.90	
10/15/01	290.51	30.42	0.00	0.00	REG PAYMENT	
10/01	0.00	260.09 3	0.00	0.00	26000.48	
11/08/01 —	-536.00	0.00	-536.00	0.00	26000.48	
08/01	0.00	0.00	0.00	0.00	REG PAYMENT	
11/29/01	290.51	30.72	0.00	0.00	25969.76	
11/01	0.00	259.79 4	0.00	0.00	25969.76	
12/28/01 —	290.51	0.00	0.00	0.00	25969.76	
12/01	290.51	0.00	0.00	0.00	L.C. PYMT WAIVED	
12/28/01	290.51	0.00	0.00	0.00	25969.76	
12/01	290.51	0.00	0.00	0.00		